**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application.

**Listing of Claims:**

1. **(Currently Amended)** A method of payment in a purchasing action performed by means of an electronic communication device between a customer using said electronic communication device and a provider offering goods or services, comprising the steps of:

building up a voice channel connection between the customer and said provider offering goods or services via a communication channel of said communication device, wherein a telecommunication provider authenticates customer identification data using a subscriber identification module (SIM) of said electronic communication device prior to establishing said connection;

subsequent to authentication, placing a purchase order utilizing said voice channel connection of said communication device;

upon receipt of [[a]] said purchase order from the customer, issuance of an electronic bill by said provider offering goods or services and transmission of said electronic bill to said customer;

upon receipt and acknowledgement of said electronic bill by the customer, transmission of a money transfer order from the customer to a payment provider via the

telecommunication provider, wherein the telecommunication provider ~~authenticates that~~ re-authenticates the customer to ensure that the customer is authorized to give a money transfer order using the subscriber identification module (SIM) of said electronic communication device;

subsequent to acknowledgement of the electronic bill and the re-authentication, ~~execution of~~ executing said money transfer order by said payment provider by debiting an account of the customer;

subsequent to executing said money transfer order, sending a receipt of payment, which includes an encrypted digital signature of the payment provider, ~~to the customer~~, from the payment provider to the customer via the telecommunications provider;

subsequent to sending the receipt of payment to the customer, confirming the encrypted digital signature of said receipt by a confirmation center, wherein said confirmation center is ~~other than said provider offering goods or services~~ the telecommunications provider; and

subsequent to confirming the digital signature, forwarding said receipt of payment to said provider offering goods or services;

wherein said steps between the telecommunications provider and the payment provider are employed utilizing fully automated equipment; and

wherein a computer program product embodied on the subscriber identification module (SIM) of said electronic communication device performs automated steps comprising:

receiving the electronic bill transmitted via a first channel of said electronic communication device;

upon acknowledgement of said electronic bill by the customer using said electronic communication device, creating said money transfer order;

upon creation of said money transfer order, transmitting said money transfer order to the payment provider via a second channel of said electronic communication device; and

receiving said receipt of payment from said payment provider and forwarding said receipt of payment to said provider of goods and services.

2. **(Cancelled)**

3. **(Previously Presented)** The method of claim 1 wherein said authentication that the customer is authorized to give a money transfer order is performed by a telecommunication provider via a service channel of said communication device.

4. **(Previously Presented)** The method of claim 1 wherein said authentication that the customer is authorized to give a money transfer order is performed before transmission of said money transfer order to said payment provider.

5. **(Previously Presented)** The method of claim 1 wherein said authentication that the customer is authorized to give a money transfer order is performed after transmission of said money transfer order to said payment provider.

6. **(Original)** The method of claim 1 wherein transmission of said electronic bill, of said money transfer order and of said receipt of payment is performed via a service channel of said communication device.

7. **(Cancelled)**

8. **(Previously Presented)** The method of claim 1 wherein the connection between said customer and said provider offering goods or services is a internet connection.

9. **(Cancelled)**

10. **(Previously Presented)** The method according to claim 6 wherein the electronic communication device is a cellular standard communication device and further wherein said communication between said customer and said provider offering goods or services is performed via a voice channel of said communication device.

11. **(Original)** The method of claim 10 wherein an authentication of said customer is provided by a telecommunication provider in the cellular standard network via said service channel.

12. **(Currently Amended)** A computer program product comprising computer program code means adapted to perform the following steps when run on an electronic communication device:

building up a voice channel connection between a customer and a provider offering goods or services via a communication channel of said communication device,

wherein a telecommunication provider authenticates customer identification data using a subscriber identification module (SIM) of said electronic communication device prior to establishing said connection;

subsequent to authentication, placing a purchase order utilizing said voice channel connection of said communication device;

upon receipt of [[a]] said purchase order from the customer, issuance of an electronic bill by said provider offering goods or services and transmission of said electronic bill to said customer;

upon receipt and acknowledgement of said electronic bill by the customer, transmission of a money transfer order from the customer to a payment provider via the telecommunication provider, wherein the telecommunication provider ~~authenticates that~~ reauthenticates the customer to ensure the customer is authorized to give a money transfer order using the subscriber identification module (SIM) of said electronic communication device;

subsequent to acknowledgement of the electronic bill and reauthentication, ~~execution of~~ executing said money transfer order by said payment provider by debiting an account of the customer;

subsequent to executing said money transfer order, sending a receipt of payment, which includes an encrypted digital signature of the payment provider, ~~to the customer~~, from the payment provider to the customer via the telecommunications provider;

subsequent to sending the receipt of payment to the customer, confirming the

encrypted digital signature of said receipt by a confirmation center, wherein said

confirmation center is ~~other than said provider offering goods or services~~ the

telecommunications provider; ~~and~~

subsequent to confirming the digital signature, forwarding said receipt of payment

to said provider offering goods or services[[;]]

wherein said steps between the telecommunications provider and the payment

provider are employed utilizing fully automated equipment; and

wherein said steps of receiving the electronic bill, acknowledgement of said

electronic bill by a user, creation of the money transfer order and transmission of said

money transfer order to the payment provider, and receiving the receipt of payment from

said payment provider and forwarding said receipt of payment to said provider of goods

and services, are performed by executing a computer program product embodied on the

subscriber identification module (SIM) of said electronic communication device.

13. **(Original)** The computer program product of claim 12 embodied on a

computer readable medium.

14. **(Previously Presented)** The computer program product of claim 13 wherein

said communications device is a personal computer.

15. **(Cancelled)**

16. **(Previously Presented)** The method of claim 1 wherein said account is maintained by said telecommunications provider.

17. **(Cancelled)**

18. **(Cancelled)**

19. **(Cancelled)**

20. **(Previously Presented)** The method of claim 1 wherein said electronic communication device is a personal computer.

21. **(Cancelled)**

22. **(Cancelled)**

23. **(Previously Presented)** The method of claim 12 wherein said electronic communication device is a personal computer.